Case 08-07106 Do B1 (Official Form 1) (1/08)		03/25/08 cument	Entere Page 1	d 03/25/0 of 43	8 14:43:0	3 Desc	Main
	States Bank hern Distric					Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, Middle): Gebel, Amy J.			Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): None	3 years			ames used by the rried, maiden, ar		in the last 8 years	3
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 9302	ver I.D. (ITIN) No	./Complete EIN		ts of Soc. Sec. one, state all):	or Individual-Ta	axpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, 501 Smith Avenue	and State)		Street Address of Joint Debtor (No. and Street, City, and State				
Apartment C4 Lake Bluff, IL	ZIPC	ODE 0044					ZIPCODE
County of Residence or of the Principal Place of			County of R	esidence or of th	ne Principal Pla	ice of Business:	l
Lake Mailing Address of Debtor (if different from stre	eet address):		Mailing Add	lress of Joint De	btor (if differer	nt from street add	dress):
	ZIPCO	ODE					ZIPCODE
Location of Principal Assets of Business Debtor	(if different from	street address al	bove):				ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box) Filing Fee (Check one box) Filing Fee (Check one box) Filing Fee attached Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defing 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable to Code (the Internal Revenue Code) Filing Fee (Check one box) Filing Fee (Check one box) Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unal to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.			cole) Inization States Chec Inization And Inization	Chapter A debts, of \$101(8) individ persona purpose k one box: Debtor is a small Debtor is not a sr k if: Debtor's aggrega wed to insiders k all applicable a plan is being fi	the Petition 7 9 11 r 12 13 Natu (Cheare primarily collefined in 11 U) as "incurred b ual primarily for all, family, or hole." Chapter 11 D business as demall bus	ebtors fined in 11 U.S.C s defined in 11 U the tliquidated deteless than \$2,19	one box) etition for of a Foreign ling etition for of a Foreign ceeding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) ots (excluding debts 0,000) on from one or
Statistical/Administrative Information Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is distribution to unsecured creditors.			paid, there will b	e no funds availab	ble for		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	1 \$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	

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Voluntary Petition (This page must be completed and filed in every case) DOCUMENT Page 2 of 43 (S): Amy J. Gebel						
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·			
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10K and 10Q) with	Exhibit A f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting r 11)	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
Exhibit A i	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	March 25, 2008 Date			
_	on or have possession of any property that poses or is alleged exhibit C is attached and made a part of this petition.	ibit C d to pose a threat of imminent and identifiable h	arm to public health or safety?			
Exhibit D If this is a joint per	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	nibit D.)			
		arding the Debtor - Venue				
₫	(Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
	_					
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
	Landlord has a judgment for possession of debtor's resid	•)			
	(Name of	landlord that obtained judgment)				
	(Address	of landlord)				
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

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Voluntary Petition (This page must be completed and filed in every easy	1		Debtor(s):		_
(This page must be completed and filed in every cas		Amy . atures	J. Gebel		
C' (2 - CD-14(2) (Individual/Indi		T	G' to Familia	D4-4	
Signature(s) of Debtor(s) (Individual/Join			Signature of a Foreign	Representative	
I declare under penalty of perjury that the information provided is true and correct.	d in this petition				
[If petitioner is an individual whose debts are primarily consun has chosen to file under chapter 7] I am aware that I may proce			under penalty of perjury that the in		
chapter 7, 11, 12, or 13 of title 11, United States Code, underst	tand the relief		nd correct, that I am the foreign repr ng, and that I am authorized to file t		foreign
available under each such chapter, and choose to proceed unde [If no attorney represents me and no bankruptcy petition prepa	arer signs the	Check o	only one box.)		
petition] I have obtained and read the notice required by 11 U.	S.C. § 342(b).	(0	my one con.,		
I request relief in accordance with the chapter of title 11, Unite Code, specified in this petition.	ed States		I request relief in accordance with characteristic Code. Certified copies of the document attached.		
			Pursuant to 11 U.S.C.§ 1511, I request title 11 specified in this petition. A recognition of the foreign main proceedi	certified copy of the order	
X /s/ Amy J. Gebel					
Signature of Debtor		X			
v		(Sig	gnature of Foreign Representative)		
XSignature of Joint Debtor	_				
		(Pri	nted Name of Foreign Representativ	ve)	
Telephone Number (If not represented by attorney)	_	·		/	
March 25, 2008					
Date		(D:	ate)		
Signature of Attorney*					
X /s/ James T. Magee		S	Signature of Non-Attorney	Petition Preparer	
Signature of Attorney for Debtor(s)			e under penalty of perjury that: 1) I		
JAMES T. MAGEE 1729446			ed in 11 U.S.C. § 110, 2) I prepared e provided the debtor with a copy of		
Printed Name of Attorney for Debtor(s)		and info	ormation required under 11 U.S.C. § es or guidelines have been promulga	110(b), 110(h), and 342(b	b); and,
Magee, Negele & Associates, P.C. Firm Name		setting a	a maximum fee for services chargeal	ble by bankruptcy petition	ı
444 North Cedar Lake Road			rs, I have given the debtor notice of int for filing for a debtor or accepting		
Address			l in that section. Official Form 19 is		
Round Lake, Illinois 60073		l			
(0.47) 5.42 0055		Printed !	Name and title, if any, of Bankrupto	y Petition Preparer	
(847)_546-0055 Telephone Number	—				
March 25, 2008			Security Number (If the bankruptcy e Social Security number of the office		
Date *In a case in which § 707(b)(4)(D) applies, this signature also co	constitutes a		of the bankruptcy petition preparer.		
certification that the attorney has no knowledge after an inquiry					
information in the schedules is incorrect.		Addres	S		
Signature of Debtor (Corporation/Partners		1 —			
I declare under penalty of perjury that the information provide is true and correct, and that I have been authorized to file this					
behalf of the debtor.	1				
The debtor requests relief in accordance with the chapter of tit	tle 11,	Date			
United States Code, specified in this petition. X			ture of bankruptcy petition preparer a, or partner whose Social Security r		
XSignature of Authorized Individual		assiste	s and Social Security numbers of all d in preparing this document unless individual:		
Printed Name of Authorized Individual			e than one person prepared this documing to the appropriate official form		neets
Title of Authorized Individual			ruptcy petition preparer's failure to comp		11
Date			Federal Rules of Bankruptcy Procedure onment or both 11 U.S.C. §110; 18 U.S.C		

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Amy J. Gebel	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: March 25, 2008

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Amy J. Gebel AMY J. GEBEL

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Amy J. Gebel	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tota		0.00	

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(Report also on Summary of Schedules.)

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In re	Amy J. Gebel	Case No.
	Debtor	(If known

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 Cash on hand. Checking, savings or other financial 	X	Daniel Communication of the Co		5.00
2. Checking, savings of other inhalcial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money Du Trac Community CU Deposits of Money H&R Block Acount		5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Livingroom Furniture and Television Bedroom Furniture Kitchen Table and Chairs Kitchen Utensils and Microwave		225.00 100.00 100.00 75.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel		400.00
7. Furs and jewelry.		Jewelry		250.00
8. Firearms and sports, photographic, and other hobby equipment.		Tread Mill		100.00
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	X			
10. Annuities. Itemize and name each issuer.	X			

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In re Amy J. Gebel		Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford Escape		3,500.00

Debtor

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In re Amy J. Gebe

Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTI OF	ON AND LOCATION PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
already listed. Itemize.					
		0	continuation sheets attached	Total	\$ 5,295.00

Case 08-07106

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	Case No.

Debtor	(If known

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)
◩	11 U.S.C. § 522(b)(3)

In re Amy J. Gebel

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Deposits of Money	735 ILCS 5/12-1001(b)	5.00	5.00
Livingroom Furniture and Television	735 ILCS 5/12-1001(b)	225.00	225.00
Bedroom Furniture	735 ILCS 5/12-1001(b)	100.00	100.00
Kitchen Table and Chairs	735 ILCS 5/12-1001(b)	100.00	100.00
Kitchen Utensils and Microwave	735 ILCS 5/12-1001(b)	75.00	75.00
Wearing Apparel	735 ILCS 5/12-1001(a)	400.00	400.00
Jewelry	735 ILCS 5/12-1001(b)	250.00	250.00
Tread Mill	735 ILCS 5/12-1001(b)	100.00	100.00
2002 Ford Escape	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c)	1,100.00 2,400.00	3,500.00
Deposits of Money	735 ILCS 5/12-1001(b)	540.00	540.00

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B6D (Official Form 6D) (12/07)

In re _	Amy J. Gebel	,	Case No	
	Debtor	,		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURE PORTION, IF ANY
ACCOUNT NO. 3650			Lien: Automobile Loan					
Harris N.A. 111 West Monroe Chicago, IL 60603			Security: 2002 Ford Escape				3,117.00	0.00
	╀		VALUE \$ 3,500.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
0continuation sheets attached			(Total o	Sub	tota	ıœ)	\$ 3,117.00	\$ 0.00
			(Total o		rs pa Fota		\$ 3,117.00	\$ 0.00

(Report also on (If applicable, reposummary of Schedules) also on Statistical

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re_	Amy J. Gebel	,	Case No	
		Debtor	(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of cre	dit in	an invo	luntary	case
--	------------	--------	--------	---------	---------	------

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Amy J. Gebel	_, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fishermen.	man, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $$2,425*$ for deposits for the purchase, lease, or rethat were not delivered or provided. 11 U.S.C. $$507(a)(7)$.	ental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local gover	rnmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Instit	tution
Claims based on commitments to the FDIC, RTC, Director of the Office of T	
Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	o maintain the capital of an insured depository institution. 11
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor	vehicle or vessel while the debtor was intoxicated from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2010, and every three years the adjustment.	ereafter with respect to cases commenced on or after the date of

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) ___ continuation sheets attached Case 08-07106 Doc 1 Filed 03/25/08 Entered 03/25/08 14:43:03 Desc Main

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B6F (Official Form 6F) (12/07)

In re	Amy J. Gebel	,	Case No	
	Debtor	,	(If known	1)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3298 Bank Of America c/o Allied Interstate 3000 Corporate Exchange Columbus, OH 43231			Balance on Account				7,229.18
ACCOUNT NO. 1101 Bank of America c/o Cach LLC 370 17th Street, #5000 Denver, CO 80202							Notice Only
ACCOUNT NO. 1513 Capital One Bank c/o Louis S. Freedman P. O. Box 3228 Naperville, IL 60566-7228							Notice Only
ACCOUNT NO. 9790 Capital One Bank c/o Nelson Watson & Assoc. 80 Merrimack Street Haverhill, MA 01830							Notice Only
continuation sheets attached	Ŧ	-	S	Subt T	otal otal		\$ 7,229.18 \$

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B6F (Official Form 6F) (12/07) - Cont.

In re	Amy J. Gebel		Case No	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9790							
Capital One Bank P. O. Box 5155 Norcross, GA 30091							Notice Only
ACCOUNT NO. 9790	\vdash		Balance on Account				
Capital One Bank P. O. Box 85520 Richmond, VA 23285							1,528.00
ACCOUNT NO. 4544			Balance on Account				
Catherines 1103 Allen Drive Milford, OH 45150							850.00
ACCOUNT NO. 4544							
Catherines c/o Tate & Kirlin Assoc. 2810 Southampton Road Philadelphia, PA 19154							Notice Only
ACCOUNT NO. 2844			Balance on Account				
Cingular/AT&T Wireless c/o Superior Asset, Inc. P. O. Box 20939 Ferndale, MI 48220							831.35
Sheet no. 1 of 4 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	>	\$ 3,209.35

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re _	Amy J. Gebel		Case No	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 99N1 Cox Communications/Telecom c/o Kenneth Eisen & Assoc 777 E Missouri Avenue Phoenix, AZ 85014			Balance on Account				77.00
ACCOUNT NO. 5680 Household/Service Merchandise c/o Northstar Location Serv. 4285 Genesee Street Cheektowaga, NY 14225-1943			Balance on Account				1,422.15
ACCOUNT NO. 4137 Roaman's c/o FMS, Inc. 4915 South Union Avenue Tulsa, OK 74107			Balance on Account				Notice Only
ACCOUNT NO. 8122 Sierra Pines/Bamsi c/o US Collections West P. O. Box 39695 Phoenix, AZ 85069			Balance on Account				1,654.00
Wells Fargo Bank c/o Absolute Resolutions P. O. Box 880306 San Diego, CA 92168-0306			Balance on Account				1,231.41
Sheet no. 2 of 4 continuation sheets att to Schedule of Creditors Holding Unsecured	ached			Sub	tota	ı>	\$ 4,384.56

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Amy J. Gebel		, Case	No
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7743							
WFNNB/Avenue c/o Alliance One 1684 Woodlands Dr., #150 Maumee, OH 43537							Notice Only
ACCOUNT NO. 2165	+						
WFNNB/Avenue P. O. Box 182125 Columbus, OH 43218							Notice Only
ACCOUNT NO. 2165			Balance on Account				
WFNNB/Avenue P. O. Box 29185 Shawnee Mission, KS 66201							2,134.00
ACCOUNT NO. 1040	+		Balance on Account	┢			
WFNNB/Lane Bryant c/o Asset Acceptance P. O. Box 2036 Warren, MI 48090							1,243.00
ACCOUNT NO. 4137	+		Balance on Account				
WFNNB/Roaman P. O. Box 182121 Columbus, OH 43218							986.00
Sheet no. 3 of 4 continuation sheets a	ittached			Sub	tota	l ≻	\$ 4,363.00
to Schedule of Creditors Holding Unsecured				7	otol	· 🛰	¢

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Amy J. Gebel		Case No	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4137 WFNNB/Roaman							
P. O. Box 182125 Columbus, OH 43218							Notice Only
ACCOUNT NO.							
ACCOUNT NO.	•						
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 4 of 4 continuation sheets attact to Schedule of Creditors Holding Unsecured	hed			Sub	total	>	\$ 0.00

Nonpriority Claims

Total ➤ | \$ 19,186.09

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-07106 B6G (Official Form 6G) (12/07)	
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Marling Management	Apartment Lease

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In re	Amy J. Gebel	Case No.	
	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

V	Check t	his box	if debto	r has no	codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

DEPENDENTS OF DEBTOR AND SPOUSE

Debtor's Marital

None

In re_	Amy J. Gebel	_ Casa _		
	Debtor	– Case –	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Status: Single	RELATIONSHIP(S): daughter, daughter	AGE(S)	: 12, 2	
Employment:	DEBTOR	SPOUSE		
Occupation	Nanny / Baby Sitter			
Name of Employer	Timothy Evans			
How long employed	2 Years			
Address of Employer		N.A.		
	rage or projected monthly income at time case filed)	DEBTOR	SP	OUSE
. Monthly gross wages, sa (Prorate if not paid m	•	\$838.50	\$	N.A.
. Estimated monthly over	time	\$0.00	\$	N.A.
. SUBTOTAL		\$838.50	\$	N.A.
. LESS PAYROLL DEDU	UCTIONS			
 a. Payroll taxes and so 	ocial security	\$		N.A.
b. Insurance	ociai security	\$0.00		
c. Union Dues		\$		N.A. N.A.
d. Other (Specify:)		N.A.
. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$	\$	N.A.
TOTAL NET MONTHI	LY TAKE HOME PAY	\$838.50	\$	N.A.
. Regular income from or	peration of business or profession or farm	\$0.00	\$	N.A.
(Attach detailed stateme		Φ 0.00	Φ.	NI A
. Income from real proper	rty	\$		N.A. N.A.
. Interest and dividends	and the second s	Ψ0.00	Ψ	
debtor's use or that of de	ee or support payments payable to the debtor for the	\$0.00	\$	N.A.
Social security or other		.		** .
	- 6	\$0.00	\$	N.A.
2. Pension or retirement i		\$0.00	\$	N.A.
3. Other monthly income	Part-Time Baby Sitting	\$\$		N.A.
(Specify)		\$0.00	\$	N.A.
4. SUBTOTAL OF LINE	S 7 THROUGH 13	\$200.00	\$	N.A.
5. AVERAGE MONTHL	Y INCOME (Add amounts shown on Lines 6 and 14)	\$1,038.50	\$	N.A.
6. COMBINED AVERAC	GE MONTHLY INCOME (Combine column totals	\$_	1,038.50	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re Amy J. Gebel	Case No		
Debtor	(if known)		
SCHEDULE J - CURRENT EXPE	ENDITURES OF INDIVIDUAL DEB	ΓOR(S))
	ojected monthly expenses of the debtor and the debtor's famil	` ′	
filed. Prorate any payments made biweekly, quarterly, semi-annu calculated on this form may differ from the deductions from inco	ally, or annually to show monthly rate. The average monthly		
Check this box if a joint petition is filed and debtor's spouse labeled "Spouse."	e maintains a separate household. Complete a separate schedu	le of expend	litures
Rent or home mortgage payment (include lot rented for mobile ho	ome)	\$1	43.00
	No	-	
b. Is property insurance included? Yes	No		
2. Utilities: a. Electricity and heating fuel	•	\$	30.00
b. Water and sewer			0.00
c. Telephone		\$	50.00
d. Other		\$	0.00
3. Home maintenance (repairs and upkeep)		\$	0.00
4. Food		\$	
5. Clothing		\$	0.00
6. Laundry and dry cleaning		\$	0.00
7. Medical and dental expenses		\$	0.00
8. Transportation (not including car payments)		\$2	
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	
10.Charitable contributions		\$	
11.Insurance (not deducted from wages or included in home mortga	ge payments)		
a. Homeowner's or renter's		\$	0.00
b. Life		\$	
c. Health		\$	
d.Auto			56.00
e. Other_		\$	0.00
12.Taxes (not deducted from wages or included in home mortgage p	payments)		
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list	st payments to be included in the plan)		
a. Auto		\$4	130.00
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your	home	\$	0.00
16. Regular expenses from operation of business, profession, or farm	n (attach detailed statement)	\$	0.00
17. Other Bankruptcy Attorneys Fees		\$	50.00

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

19. Describe any increase or decrease in expenditures reasonably anticipated to or

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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>1,038.50</u>
b. Average monthly expenses from Line 18 above	\$ 959.00
c Monthly net income (a minus h)	\$ 79.50

959.00

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Case No.
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 5,295.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 3,117.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 19,186.09	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,038.50
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 959.00
тот	'AL	17	\$ 5,295.00	\$ 22,303.09	

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In re	Amy J. Gebel		 Case No.	
		Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 1,038.50
Average Expenses (from Schedule J, Line 18)	\$ 959.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1,038.50

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 19,186.09
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 19,186.09

Debtor

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Case No.	
	(If known

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY (OF PERJURY	BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing are true and correct to the best of my knowledge, information, and belief.	summary and s	chedules, consisting of sheets, and that they
Date March 25, 2008	Signature:	/s/ Amy J. Gebel
		Debtor:
Date	Signature:	Not Applicable
Date	Signature	(Joint Debtor, if any)
	-	case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTORNEY BA		
I declare under penalty of perjury that: (1) I am a bankruptcy petition prediction and have provided the debtor with a copy of this document and 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated purby bankruptcy petition preparers, I have given the debtor notice of the maximaccepting any fee from the debtor, as required by that section.	d the notices an suant to 11 U.S.	d information required under 11 U.S.C. §§ 110(b), C. § 110 setting a maximum fee for services chargeable
Printed or Typed Name and Title, if any,		I Security No. by 11 U.S.C. § 110.)
of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), addre	· •	
who signs this document.	ss, ana sociai secu	ny number of the officer, principal, responsible person, or puriner
Address		
X		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all other individuals who prepared or assisted in prepared or ast	paring this docume	nt, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed sheets conforming	g to the appropriate	e Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal I. 18 U.S.C. § 156.	Rules of Bankruptcy	Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF PERJURY ON E	BEHALF OF A	CORPORATION OR PARTNERSHIP
I, the [the president or other	officer or an aut	horized agent of the corporation or a member
or an authorized agent of the partnership] of the		[corporation or partnership] named as debtor
in this case, declare under penalty of perjury that I have read the foregoing su shown on summary page plus 1), and that they are true and correct to the best	-	
Date S	Signature:	
[An individual signing on behalf of a partnership or corporati		or type name of individual signing on behalf of debtor.]
μετι ιπαινιαναι ειξιαίζ οι σειαιή οј α ρατιπετειάρ οι συτροταί	on musi muicule p	osmon or reumonsmp to acotor.

Case 08-07106

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Amy J. Gebel	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT			5	SOURCE
2008	\$ 2,145.00	Employment		
2007	\$10,140.00			
2006	\$ 6 150 00			

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly car payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Capital One Bank v. Amy Gebel case NO. 08 SC 1513 **Small Claims Proceedings**

Circuit Court of Lake

Pending

County, Illinois

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$800.00

James T. Magee 3/6/08

Magee, Negele & Associates, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073

Payor: Debtor

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 \square

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

 \boxtimes

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in

None

NAME

11 U.S.C. § 101.

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

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	attachments thereto and that they are true and cor-		n the foregoing statement of financial affairs and any		
Date	March 25, 2008	Signature	/s/ Amy J. Gebel		
		of Debtor	AMY J. GEBEL		
	_	O continuation sheets	attached		
	Penalty for making a false statement: Fin	e of up to \$500,000 or i	nprisonment for up to 5 years, or both. 18 U.S.C. §152 and	d 3571	
	DECLARATION AND SIGNATURE	OF NON-ATTORNEY	BANKRUPTCY PETITION PREPARER (See 11 U.S.C	. § 110)	
compen (3) if ru preparer	sation and have provided the debtor with a copy of iles or guidelines have been promulgated pursuant t	this document and the n o 11 U.S.C. § 110 setti	as defined in 11 U.S.C. § 110; (2) I prepared this documentices and required under 11U.S.C. §§ 110(b), 110(h), and a ga maximum fee for services chargeable by bankruptcy pany document for filing for a debtor or accepting any fee from	342(b); petition	
Printed	or Typed Name and Title, if any, of Bankruptcy Petit	ion Preparer	Social Security No. (Required by 11 U.S.C. § 110(c	.).)	
	ıkruptcy petition preparer is not an individual, state the nam who signs this document.	e, title (if any), address, and	social security number of the officer, principal, responsible person, o	or	
Address	;				
X	re of Bankruptcy Petition Preparer				

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

Form B8 (Officia Carse) 08-07106 Doc 1 Filed 03/25/08 Entered 03/25/08 14:43:03 Desc Main Document Page 36 of 43 UNITED STATES BANKRUFTCY COURT Northern District of Illinois

n re Amy J. Gebel		, Case No.			
	Debtor		Chap	oter 7	
CI	HAPTER 7 INDIVIDUAL	L DEBTOR'S STATEM	MENT OF INT	TENTION	
I have filed a schedu	ale of assets and liabilities whale of executory contracts and llowing with respect to the pro-	unexpired leases which in	cludes personal p	property subject to an	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c
2002 Ford Escape	Harris N.A.		V		\
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE]		
	1	I	I		
Date:March 25, 2008		my J. Gebel	MY I. GEBEL		

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CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as a and have provided the debtor with a copy of this document and the notices and required have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for servanotice of the maximum amount before preparing any document for filing for a debtor of the maximum amount before preparing any document for filing for a debtor of the maximum amount before preparing any document for filing for a debtor of the filing for	red under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines vices chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, principal responsible person or partner who signs this document.	title (if any), address, and social security number of the officer,
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepared o preparer is not an individual:	or assisted in preparing this document unless the bankruptcy petition
If more than one person prepared this document, attach additional signed she	eets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partne		
X	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social	•		

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Amy J. Gebel	x/s/ Amy J. Gebel March 2	25, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X	
	Signature of Joint Debtor (if any) Dat	e

UNITED STATES BANKRUPTCY COURT NORHTERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Amy J. Gebel	Chapter 7
	VERIFICATION OF MAILING MATRIX
	otor(s) hereby verifies that the attached list of creditors is best of my (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

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Bank Of America c/o Allied Interstate 3000 Corporate Exchange Columbus, OH 43231 Harris N.A. 111 West Monroe Chicago, IL 60603 WFNNB/Roaman P. O. Box 182121 Columbus, OH 43218

Bank of America c/o Cach LLC 370 17th Street, #5000 Denver, CO 80202 Household/Service Merchandise c/o Northstar Location Serv. 4285 Genesee Street Cheektowaga, NY 14225-1943 WFNNB/Roaman P. O. Box 182125 Columbus, OH 43218

Capital One Bank c/o Louis S. Freedman P. O. Box 3228 Naperville, IL 60566-7228 Marling Management

Capital One Bank c/o Nelson Watson & Assoc. 80 Merrimack Street Haverhill, MA 01830 Roaman's c/o FMS, Inc. 4915 South Union Avenue Tulsa, OK 74107

Capital One Bank P. O. Box 5155 Norcross, GA 30091 Sierra Pines/Bamsi c/o US Collections West P. O. Box 39695 Phoenix, AZ 85069

Capital One Bank P. O. Box 85520 Richmond, VA 23285 Wells Fargo Bank c/o Absolute Resolutions P. O. Box 880306 San Diego, CA 92168-0306

Catherines 1103 Allen Drive Milford, OH 45150 WFNNB/Avenue c/o Alliance One 1684 Woodlands Dr., #150 Maumee, OH 43537

Catherines c/o Tate & Kirlin Assoc. 2810 Southampton Road Philadelphia, PA 19154 WFNNB/Avenue P. O. Box 182125 Columbus, OH 43218

Cingular/AT&T Wireless c/o Superior Asset, Inc. P. O. Box 20939 Ferndale, MI 48220 WFNNB/Avenue P. O. Box 29185 Shawnee Mission, KS 66201

Cox Communications/Telecom c/o Kenneth Eisen & Assoc 777 E Missouri Avenue Phoenix, AZ 85014 WFNNB/Lane Bryant c/o Asset Acceptance P. O. Box 2036 Warren, MI 48090 Case 08-07106 Doc 1 Filed 03/25/08 Entered 03/25/08 14:43:03 Desc Main Document Page 42 of 43

B203 12/94

United States Bankruptcy Court Northern District of Illinois

It	re Allly J. Geber	Case No	o	
		Chapter	7_	
D	bebtor(s)	-		
	DISCLOSURE OF COMPENSATION O	OF ATTORNEY FOR	DEBTOR	
ar	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I cert d that compensation paid to me within one year before the filing ndered or to be rendered on behalf of the debtor(s) in contemple.	of the petition in bankrupt	cy, or agreed	to be paid to me, for services
Fo	or legal services, I have agreed to accept	\$	950.00	
Pr	ior to the filing of this statement I have received	\$	371.00	
В	alance Due	\$	579.00	
2. T	he source of compensation paid to me was:			
	☑ Debtor ☐ Other (specify)			
3. T	he source of compensation to be paid to me is:			
	☑ Debtor ☐ Other (specify)			
l. V Issocia	I have not agreed to share the above-disclosed compensation tes of my law firm.	on with any other person u	nless they are	e members and
of my la	I have agreed to share the above-disclosed compensation waw firm. A copy of the agreement, together with a list of the nam			
5. I	n return for the above-disclosed fee, I have agreed to render leg	al service for all aspects o	f the bankrup	tcy case, including:
t	 a. Analysis of the debtor's financial situation, and rendering advior. b. Preparation and filing of any petition, schedules, statements of control of the provisions as needed. 			
	a confirmation of written Post-Petition Fee Agreement fo		Oue, represe	ntation of the Debtor at the
meet	ing of creditors and confirmation hearing, and any adjour	rned nearings thereof.		
6.	By agreement with the debtor(s), the above-disclosed fee does	-		
Repr	esentation of the debtor in adversary proceedings and oth	ner contested bankruptc	y matters.	
	CEI	RTIFICATION		
	I certify that the foregoing is a complete statement of any debtor(s) in the bankruptcy proceeding.	agreement or arrangemen	t for payment	to me for representation of the
	March 25, 2008	/c/ Inmas T Mass	a	
	March 25, 2008 Date	/s/ James T. Mage	gnature of Att	orney
		Magee, Negele &	-	•
			ame of law fire	

Case 08-07106 Dog NITE 16 6 P3/25 08 AN Enterpol 03/25 10 R 14:43:03 Desc Main NORTHERN DISTRICT OF PLUNOIS

EASTERN DIVISION

IN RE: Amy J. Gebel		el))	Chapter 7 Bankruptcy Case	No.	
	Debtor(s	s).			
		DECLARATION REGARDIN Signed by Debtor(s) or Co To Be Used When Filin	rporate Representa	ative	
PART A.		CLARATION OF PETITIONER completed in all cases.	:	Date:	
	, the uncinformal provided attorney I(we) un	Amy J. Gebel and lersigned debtor(s), corporate officer, partner, or tion I(we) have given my (our)attorney, including in the electronically filed petition, statements, a sending the petition, statements, schedules, and derstand that this DECLARATION must be filed are to file this DECLARATION will cause this can	g correct social security and schedules is true an this DECLARATION I with the Clerk in add	y number(s) and the information ad correct. I(we) consent to my(our) to the United States Bankruptcy Court ition to the petition. I(we) understand	
B.		checked and applicable only if the petitio marily consumer debts and who has (or h		,	
	\boxtimes	I(we) am(are) aware that I(we) may proceed und I(we) understand the relief available under each and I(we) request relief in accordance with chap	such chapter; I(we) ch		
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.				
	I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.				
	Signatur	e:	Signature:		

(Joint Debtor)

(Debtor or Corporate Officer, Partner or Member)